

**Citibank Kazakhstan JSC**  
**The statements of profit or loss and other comprehensive income for**  
**the period ended**

	9/30/2019	9/30/2018
	KZT'000	KZT'000
Interest income	17,279,863	14,694,662
Interest expense	(3,636,644)	(4,189,530)
<b>Net interest income</b>	<b>13,643,219</b>	<b>10,505,132</b>
Fee and commission income	3,084,332	3,132,786
Fee and commission expense	(673,105)	(872,002)
<b>Net fee and commission income</b>	<b>2,411,227</b>	<b>2,260,784</b>
Net foreign exchange gain including balance sheet revaluation	17,571,798	19,108,407
Net (loss)/gain on derivative financial instruments	1,266,485	83,805
Net realized gain on financial assets at fair value through other comprehensive income	-	(182,702)
Other operating income/(expenses), net	1,227,000	2,242,550
<b>Operating income</b>	<b>36,119,729</b>	<b>34,017,975</b>
(Provision)/recovery of provision	(39,935)	52,156
General administrative expenses	(5,992,310)	(6,496,650)
<b>Profit before taxes</b>	<b>30,087,484</b>	<b>27,573,482</b>
Income tax expense	(4,688,545)	(4,805,898)
<b>Profit for the year</b>	<b>25,398,939</b>	<b>22,767,584</b>
<b>Other comprehensive loss, net of income tax</b>	<b>-</b>	<b>-</b>
<i>Items that are or may be reclassified subsequently to profit or loss:</i>	<i>-</i>	<i>-</i>
Movement in fair value reserve (debt instruments):	-	-
-Net change in fair value	(226,451)	51,682
-Net change in expected credit losses	41,598	11,531
<b>Other comprehensive income/ loss for the year</b>	<b>(226,451)</b>	<b>51,682</b>
<b>Total comprehensive income for the year</b>	<b>25,172,488</b>	<b>22,819,266</b>

Deputy Chief Executive Officer

I. Deulin

Chief Accountant

N. Suslova

**Citibank Kazakhstan JSC**  
**The statement of financial position**

	9/30/2019	12/31/2018
	KZT'000	KZT'000
<b>ASSETS</b>		
Cash and cash equivalents	670,853,792	602,682,599
Placements with banks	1,688,063	3,510,435
Derivative instruments at fair value through profit or loss	372,923	644,189
Loans to banks	-	-
Loans to customers	96,361,044	117,872,169
Financial assets at fair value through other comprehensive income	63,179,333	9,970,545
Financial assets at amortised cost	-	-
Financial assets at fair value through profit or loss	2,200	2,200
Amounts receivable under repurchase agreements	-	-
Property, equipment and intangible assets	1,050,562	792,658
Current tax assets	1,232,243	-
Deferred tax assets	31,349	198,496
Other assets	321,015	345,180
<b>Total assets</b>	<b>835,092,524</b>	<b>736,018,471</b>
<b>LIABILITIES</b>		
Financial instruments at fair value through profit or loss	262,571	2,433,936
Deposits and balances from banks and other financial institutions	24,240,555	41,563,319
Current accounts and deposits from customers	668,720,367	552,990,662
Government grants	-	-
Amounts payable under repurchase agreements	11,312,657	-
Issued Debt securities	-	-
Current tax liability	-	253,725
Deferred tax liability	-	-
Other liabilities	2,557,254	1,192,156
<b>Total liabilities</b>	<b>707,093,404</b>	<b>598,433,798</b>
<b>EQUITY</b>		
Share capital	12,497,625	12,497,625
Additional paid-in capital	61,975	61,975
Reserve Capital	-	-
Dynamic reserve	-	-
Revaluation reserve for financial assets at fair value through other comprehensive income	(194,399)	32,052
Other reserves	50,983	9,025
- including reserves (provisions) on financial assets at fair value through other comprehensive income	50,983	9,025
Retained earnings	115,582,936	124,983,996
<b>Total equity</b>	<b>127,999,120</b>	<b>137,584,673</b>
<b>Total liabilities and equity</b>	<b>835,092,524</b>	<b>736,018,471</b>

Deputy Chief Executive Officer

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